JAN 10 2012 ELECTION OF THE STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS United States Patent and Trademark Office

Washington, D.C. 20231 Www.uspto.gov

APPLICATION NUMBER

FILING/RECEIPT DATE

FIRST NAMED APPLICANT

ATTORNEY DOCKET NUMBER

09/973,626

10/10/2001

John D. Taylor

CONFIRMATION NO. 8986

Date Mailed: 11/20/2001

FORMALITIES LETTER

OC000000007098935

John D. Taylor Steve K. Taylor Taylor Corp: Pre-Paid Cash Cards Unlimited 2204 Stephens St. Vernon, TX 76384

NOTICE OF INCOMPLETE NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

A filing date has NOT been accorded to the above-identified application papers for the reason(s) indicated below.

All of the items noted below and a newly executed oath or declaration covering the items must be submitted within TWO MONTHS of the date of this Notice, unless otherwise indicated, or proceedings on the application will be terminated (37 CFR 1.53(e)).

The filing date will be the date of receipt of all items required below, unless otherwise indicated. Any assertions that the item(s) required below were submitted, or are not necessary for a filing date, must be by way of petition directed to the attention of the Office of Petitions accompanied by the \$130.00 petition fee (37 CFR 1.17(h)). If the petition states that the application is entitled to a filing date, a request for a refund of the petition fee may be included in the petition.

The specification does not include at least one claim.
 A complete specification as prescribed by 35 U.S.C. 112 is required.

The required items noted below SHOULD be filed along with any items required above. The filing date of this nonprovisional application will be the date of receipt of the items required above.

- The statutory basic filing fee is insufficient.
 Applicant must submit \$ 5 to complete the basic filing fee for a small entity.
- The oath or declaration is missing.
 A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- The balance due by applicant is \$ 5.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

 The specification contains drawings or flow diagrams (37 CFR 1.58(a)). Formal drawings in accordance with 37 CFR 1.81 should be submitted. An abstract was not provided for this application. An abstract of the technical disclosure is required under 37 CFR 1.72(b).

A copy of this notice MUST be returned with the reply.

, ruar

Customer Service Center Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY